

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re:	§	
	§	
PALMER, DANIEL F	§	Case No. 08-33874
PALMER, DEBRA L	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 0 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 2:00 PM on 04/29/2011 in Courtroom B,

Park City Branch Court
301 Greenleaf Avenue
Park City, IL 60089

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____ By: _____
Clerk, U. S. Bankruptcy Court

JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
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PALMER, DANIEL F § Case No. 08-33874
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Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	15,953.77
and approved disbursements of	\$	18.96
leaving a balance on hand of ¹	\$	15,934.81

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 2,345.38	\$ 0.00	\$ 2,345.38
Trustee Expenses: JOSEPH E. COHEN	\$ 33.76	\$ 0.00	\$ 33.76
Attorney for Trustee Fees: Cohen & Krol	\$ 1,560.00	\$ 0.00	\$ 1,560.00
Total to be paid for chapter 7 administrative expenses		\$	3,939.14
Remaining Balance		\$	11,995.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 67,458.04 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 17.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Yellow Book USA c/o RMS Bankruptcy Recovery Svcs PO BBox 5126 Timonium MD 21094	\$ 167.01	\$ 0.00	\$ 29.70
000002	ComEd Company Attn Revenue Management Dept 2100 Swift Drive Oak Brook IL 60523	\$ 1,088.42	\$ 0.00	\$ 193.55
000003	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	\$ 65,142.21	\$ 0.00	\$ 11,583.86
000004	Chase Bank USA, N.A. c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	\$ 660.64	\$ 0.00	\$ 117.48

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	GE Money Bank dba OLD NAVY Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	\$ 399.76	\$ 0.00	\$ 71.08
Total to be paid to timely general unsecured creditors				\$ 11,995.67
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Joseph E. Cohen

Trustee

JOSEPH E. COHEN
105 WEST MADISON STREET
SUITE 1100
CHICAGO, IL 60602-0000

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6
United States Bankruptcy Court
Northern District of IllinoisIn re:
Daniel F Palmer
Debra L Palmer
DebtorsCase No. 08-33874-ABG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: rmarola
Form ID: pdf006Page 1 of 2
Total Noticed: 46

Date Rcvd: Apr 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2011.

db/jdb +Daniel F Palmer, Debra L Palmer, 21174 N Woodland Ave, Barrington, IL 60010-2934
 aty +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison Street #1100, Chicago, IL 60602-4600
 aty +Joseph E Cohen, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
 aty +Stephen J Costello, Costello & Costello, 19 N Western Ave Rt 31, Carpentersville, IL 60110-1730
 aty +Yan Teytelman, Cohen & Krol, 105 West Madison St., Suite 1100, Chicago, IL 60602-4600
 tr +Joseph E Cohen, Tr., Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
 13640030 +Advocate Good Shepherd Hospital, PO Bo 70014, Chicago IL 60673-0014
 13640029 Advocate Good Shepherd Hospital, c/o Harris & Harris, PO Box 5598, Chicago IL 60680-5598
 13640031 American Express, c/o Nationwide Credit Inc, PO Box 740640, Atlanta GA 30374-0640
 12951639 American Express, c/o United Recovery System, P O Box 722929, Houston, TX 77272-2929
 12951638 American Express, P O Box 0001, Los Angeles, Ca 90096-0001
 14987227 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 13640025 +Arrow Financial/GEMoney Bank, c/o National Enterprise System, 29125 Solon Road, Solon OH 44139-3442
 12951641 +Barrington Bank & Trust, 201 S Hough Street, Barrington, Il 60010-4364
 12951643 Beneficial Finance, P O Box 17574, Baltimore, Md 21297-1574
 12951642 Beneficial Finance, 6300A Northwest Hwy, Crystal Lake, Il. 60014
 12951644 +Capital One Bank, P O Box 6492, Carol Stream, Il 60197-6492
 15088571 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
 12951646 Citi Financial Services, P O Box 6931, The Lakes, Nv 88901-6931
 12951645 +Citi Financial Services, 1338 N Roselle Rd, Schaumburg, Il 60195-3646
 12951647 Citizens Bank, Automobile Finances, P O Box 42002, Providence, RI 02940-2002
 13640028 DS Waters of North America, c/o Collection Bureau, PO Box 5013, Hayward CA 94540-5013
 13640026 Derick Dermatology, PO Box 66007, AMF O'Hara IL 60666-0007
 13640027 +Drs Wright & Steltenpohl, 527 Old Northwest Hwy #104, Barrington IL 60010-6807
 12951650 +Fairhaven Water Co., PO Box 9, Lake Ozark, Mo. 65049-0009
 12951651 +GMAC Mortgage, 3451 Hammond Ave., Waterloo, Ia 50702-5300
 13640032 Hinkley Springs, PO Box 660579, Dallas TX 75266-0579
 12951654 National City Mortgage, P O Box 1820, Dayton, Oh 45401-1820
 12951653 +National City Mortgage, c/o Heavner, Scott et al, 111 E Main St-#200, Decatur, IL 62523-1339
 13640034 Quest Diagnostics, PO Box 64804, Baltimore MD 21264-4804
 12951659 +Specialized Loan Servicing, Costal Federal Credit Un.), 8742 Lucent Blvd.,#300, Littleton, CO 80129-2386
 13640035 +Wellness From the InsideOut, 765 Ela Rd #105, Lake Zurich IL 60047-2339
 12951661 Wells Fargo Financial, P O Box 5943, Sioux Falls, S D 57117-5943
 13074834 +Yellow Book USA, c/o RMS Bankruptcy Recovery Svcs, PO Box 5126, Timonium MD 21094-5126
 12951662 +Yellow Book USA, Yellow Book West, PO Box 660052, Dallas, TX 75266-0052

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12951640 E-mail/Text: vci.bkcy@vwcredit.com Apr 05 2011 23:23:44 Audi Financial Services, P O Box 17497, Baltimore, Md 21297-1497
 12951648 E-mail/Text: legalcollections@comed.com Apr 05 2011 23:24:14 Com Ed, Bill Payment Center, Chicago, Il. 60668-0001
 13720842 +E-mail/Text: legalcollections@comed.com Apr 05 2011 23:24:14 ComEd Company, Attn Revenue Management Dept, 2100 Swift Drive, Oak Brook IL 60523-1559
 15313904 +E-mail/PDF: gcsedi@recoverycorp.com Apr 06 2011 00:01:39 GE Money Bank dba OLD NAVY, Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 12951652 E-mail/PDF: cr-bankruptcy@kohls.com Apr 06 2011 00:01:40 Kohl's, P O Box 2983, Milwaukee, Wi 53201-2983
 12951656 E-mail/Text: bankrup@nicor.com Apr 05 2011 23:23:01 Nicor Gas, P O Box 2020, Aurora, Il 60507-2020
 12951655 E-mail/Text: bankrup@nicor.com Apr 05 2011 23:23:00 Nicor Gas, P O Box 0632, Aurora, Il 60507-0632
 12951657 E-mail/Text: bnc@nordstrom.com Apr 05 2011 23:23:23 Nordstrom, PO Box 79134, Phoenix, Az 85062-9134
 13640033 E-mail/Text: bnc@nordstrom.com Apr 05 2011 23:23:23 Nordstrom, PO Box 6566, Englewood CA 80155-6566
 12951658 +E-mail/PDF: gcsedi@recoverycorp.com Apr 06 2011 00:01:39 Old Navy/GE Money, PO Box 530942, Atlanta, Ga 30353-0942
 12951660 E-mail/Text: vci.bkcy@vwcredit.com Apr 05 2011 23:23:44 VW Credit, Inc., PO Box 7532, Libertyville, Il 60048-7532

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 12951649* Com Ed, Bill Payment Center, Chicago, Il. 60668-0002

TOTALS: 0, * 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: rmarola
Form ID: pdf006

Page 2 of 2
Total Noticed: 46

Date Rcvd: Apr 05, 2011

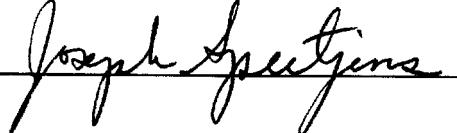
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2011

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.